



Adair L. Kingsmill

Associate

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Adair Kingsmill advises financial institutions and consumer financial services companies, including banks, automotive and personal property finance companies, online lenders, installment lenders, and mortgage lenders. She focuses her practice on providing compliance counsel on state and federal consumer financial laws and consumer protection issues.

She helps clients navigate compliance issues relating to a series of consumer protection statutes, such as:

- The Servicemember's Civil Relief Act (SCRA)
- The Telephone Consumer Protection Act (TCPA)
- Truth in Lending Act (TILA)
- The Fair Debt Collection Practices Act (FDCPA)
- The Unfair, Deceptive or Abusive Acts or Practices Act (UDAAP)

Adair also advises clients on state law issues involving credit origination and licensing, servicing, collections, lien enforcement, repossession procedures, fair lending, and telephone solicitation and telemarketing practices. She conducts due diligence reviews, drafts compliance policies and procedures, and assists with federal and state regulatory examinations and risk assessments.

With a background in public relations, Adair understands the importance of effective communication and strives to distill complex legal issues into a concise, business-focused analysis.

Professional Affiliations

- American Bar Association
 - Business Law Section
 - Consumer Financial Services Committee
- The Federal Bar Association
- Louisiana Bankers Association
- Louisiana State Bar Association
- The New Orleans Bar Association

Practices

Consumer Financial Services
Regulatory and Compliance
Counseling

Industries

Automotive Finance
Banking & Finance

Education

J.D., *magna cum laude*,
Louisiana State University Paul
M. Hebert Law Center, 2017

B.A., *summa cum laude*, The
University of Georgia, 2012

Admissions

Louisiana

U.S. Court of Appeals for the
Fifth Circuit

U.S. District Court for the
Eastern, Middle, and Western
Districts of Louisiana



Honors & Awards

- Recognized on the Rising Stars list by *Louisiana Super Lawyers* magazine, 2021 – 2023

Presentations

- Co-Presenter, "Consumer – Licensing & State Law Updates," 2024 Auto Finance Seminar, Hinshaw & Culbertson LLP, Chicago, Illinois, May 16, 2024
- Co-Presenter, "Consumer – State Law Updates," 2023 Auto Finance Seminar: Driving Ahead: Auto Finance Insights from Industry Leaders, Hinshaw & Culbertson LLP, Chicago, Illinois, May 4, 2023
- Moderator, "Pro Bono During the Pandemic: Best Practices for Maintaining Excellent Client Service," American Bar Association, Virtual Event, January 19, 2022
- Co-Presenter, "TCPA Compliance Issues and the Impact of the Supreme Court Decision," MBA Education Program, Virtual Event, April 15, 2021
- Co-Presenter, "Compliance Essentials: Telephone Consumer Protection Act (TCPA)," Mortgage Bankers Association, Webinar, June 2020

Publications

- Co-Author, "Compliance Essentials: Telephone Consumer Protection Act (TCPA) Resource Guide," *Mortgage Bankers Association*, June 2020
- "How lenders can maximize loan deferral and extension compliance," *Auto Finance News*, June 25, 2019